

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	APPLICATION NO.
	<b>03292.101090.10</b>	<b>10/708,547</b>
	APPLICANT	
	<b>Blayn W. Beenau</b>	
	FILING DATE	GROUP
	<b>March 10, 2004</b>	<b>3627</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT

NON-PATENT LITERATURE DOCUMENTS						
EXAMINER INITIAL	CITE NO.					
	<b>1</b>	<b>International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008</b>				
	<b>2</b>	<b>KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages</b>				
	<b>3</b>	<b>KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a>, 02/17/2004, 4 pages</b>				
	<b>4</b>	<b>KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a>, 03/08/2004, 5 pages</b>				
	<b>5</b>	<b>KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985</b>				
	<b>6</b>	<b>LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002</b>				
	<b>7</b>	<b>LAMOND, "Credit Card Transactions Real World and Online" © 1996</b>				
	<b>8</b>	<b>LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a>, 06/30/2000, 1 page</b>				
	<b>9</b>	<b>MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a>, 01/2001</b>				
	<b>10</b>	<b>MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a>, 02/02/2004, 2 pages</b>				
	<b>11</b>	<b>NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986</b>				
	<b>12</b>	<b>OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil &amp; Gas Journal, 09/16/1985</b>				
	<b>13</b>	<b>Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a></b>				
	<b>14</b>	<b>ROBERTI, "TI Embraces Prox Card Standard", <a href="http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml</a>, 03/06/2003, 2 pages</b>				
	<b>15</b>	<b>ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a>, 02/09/2004, 3 pages</b>				

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NON-PATENT LITERATURE DOCUMENTS		
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	16	ROSS et al., "Biometrics: Hand Geometry", <a href="http://biometrics.cse.msu.msu.edu/hand_geometry.html">http://biometrics.cse.msu.msu.edu/hand_geometry.html</a> , 02/26/2004, 2 pages
	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	18	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	19	WILSON, "Putting Their Finger on It", <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a> , 02/09/2004, 2 pages
	20	"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a> , Copyright 2001, (Last Visited 10/09/2002)
	21	"The Bank Credit Card Business", American Bankers Association, 1996, all pages

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